

REMARKS

The undersigned representative submits herewith a substitute specification as requested by the Examiner according to 37 CFR § 1.125. The substitute specification does not contain any new matter. The substitute specification contains most, but not all, of the amendments requested in the preliminary amendment filed on December 18, 2000. The substitute specification is attached herewith both in clean format and in a format showing changes.

The Examiner also requested a drawing change to Figure 1. The undersigned representative provides herewith an amended Figure 1, wherein the additions are shown in red. The undersigned representative respectfully requests entrance of the drawing amendment. Formal drawings will be provided upon receipt of a Notice of Allowance.

Claims 21-52 are pending in the present application. The pending claims stand rejected in the manner indicated below.

Claims 21-52 are rejected under the judicially created doctrine of double patenting over claims 1-20 of U.S. Patent No. 6,226,623.

Claims 21-24, 30-41 and 49-52 are rejected under 35 USC § 102(b) as being clearly anticipated by Adams, U.S. Patent No. 5,255,182 (the '182 patent).

Claim 22 has been cancelled. Claims 21, 23, 24, 30, 31, and 49 have been amended.

The undersigned representative respectfully traverses these rejections and requests reconsideration in view of the amendments and following remarks.

Double Patenting Rejection

The undersigned representative acknowledges the rejection of claims 21-52 under the judicially created doctrine of obviousness-type double patenting over claims 1-20 of the '623 Patent. The undersigned representative will address this rejection, if still applicable, upon an indication of allowable subject matter over all non-co-owned art.

102(b) Rejection Under Adams

The Examiner has rejected claims 21-24, 30-41, and 49-52 under 35 U.S.C. 102(b) as being anticipated by Adams ('182). With regard to the rejection, the undersigned representative has amended claims 21 and 49.

Claim 21 now comprises subject matter relating to the integration facility comprising at least one first logical router for determining whether the electronic message or request is simple or complex. Claim 49 now comprises subject matter relating to the integration facility comprising at least one first logical router for determining whether the electronic message or request is simple or complex. In the Office Action mailed May 9, 2002, the Examiner stated that "in regard to claims 25-29 & 41-48, the prior art does not teach or suggest, a communications network in which a message is processed differently base on whether the message is simple or complex."

Thus, the undersigned representative submits that the '182 patent does not anticipate claims 21, 23-24, 30-41, and 49-52 of the present invention. As the claims are in condition for allowance, the undersigned representative respectfully requests that the Examiner withdraw the rejection of these claims under 35 U.S.C. § 102(b).

The undersigned representative notes that the Examiner both allowed and rejected claim 41 as anticipated by Adams. The undersigned representative respectfully submits that claim 41 is allowable based on its dependence on claim 21, which is now is condition for allowance.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with undersigned representative, in person or over the telephone, we welcome the opportunity to do so.

Respectfully submitted,

Date: 11/12/02
Kilpatrick Stockton, LLP
607 14th Street, N.W., Suite 900
Washington, D.C. 20005
Phone: (202) 508-5800
Fax: (202) 585-0005

By: Dawn-Marie Bey
Dawn-Marie Bey
Registration No. 44,442

VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE DRAWINGS

The undersigned representative has amended Figure 1 as shown in red on the attached drawing.

IN THE SPECIFICATION

A substitute specification in both clean and marked-up versions is attached hereto.

IN THE CLAIMS

Please cancel claim 22.

Please amend the claims to read as follows:

21. (Amended) A global communications network for use by a financial institution, comprising:

a plurality of distribution points for allowing an end user to send an electronic message or request;

an integration facility for controlling and routing the electronic message or request, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex; and

at least one service provider for processing the electronic message or request.

23. (Amended) The network of claim [22] 21, wherein the at least one first logical router directs the simple electronic message or request directly to the at least one service provider.

24. (Amended) The network of claim [22] 21, wherein the at least one first logical router directs the complex electronic message or request to at least one messaging services agent.

30. (Amended) The network of claim [22] 21, further comprising a system journal for maintaining a log of the electronic message or request.

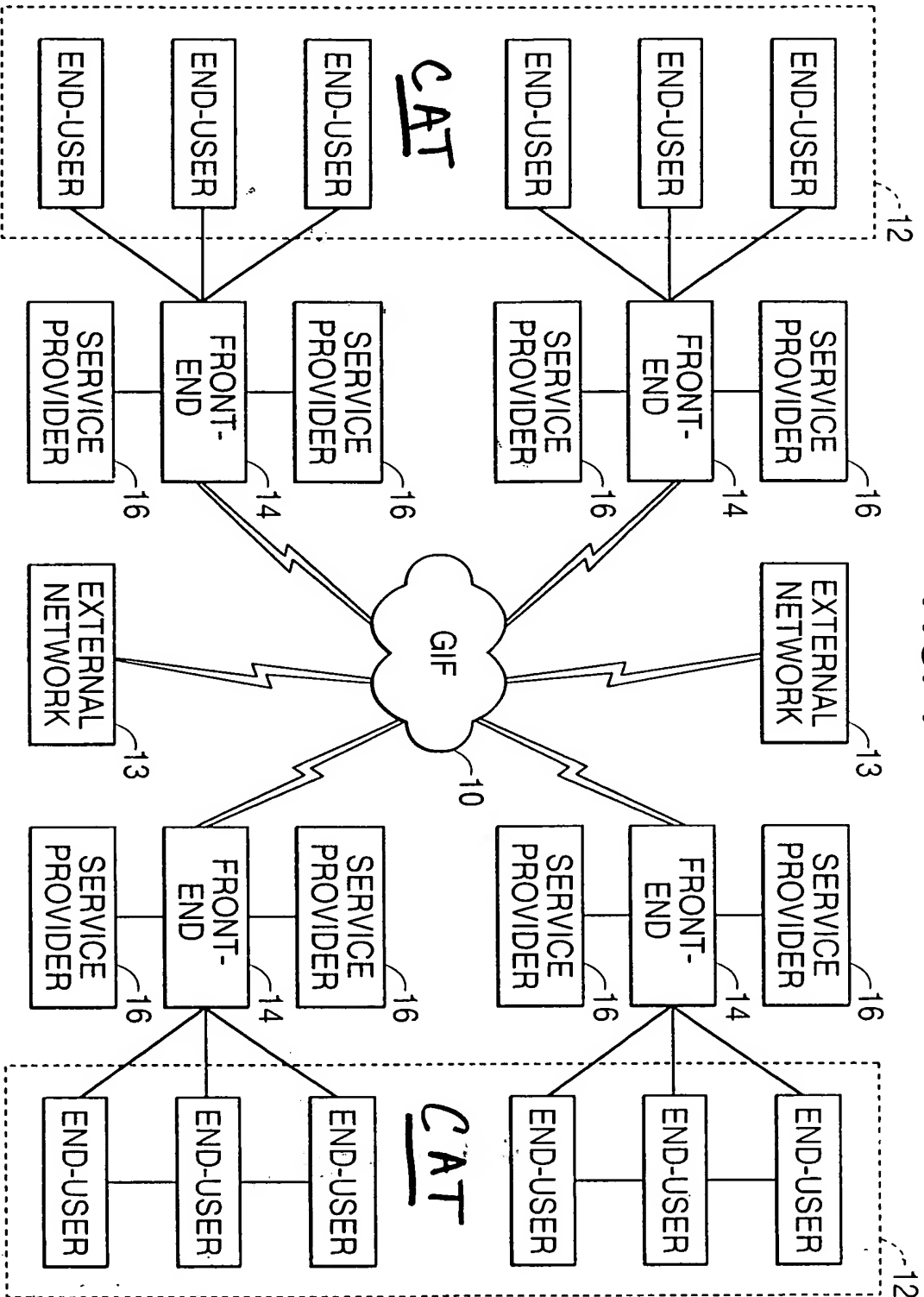
31. (Amended) The network of claim [22] 21, further comprising at least two data centers, wherein each data center of the at least two data centers comprises at least one data storage device for storing data necessary to process the electronic message or request.

49. (Amended) A communications network, comprising:
an integration facility for processing electronic messages or requests, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex;

at least one distribution point in communication with the integration facility;
at least one financial transaction related service in communication with the integration facility;

at least one service provider in communication with the integration facility.

FIG. 1



Approved
CRC
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